

HOW IS OHIO FARING IN THE CURRENT ECONOMIC CLIMATE?

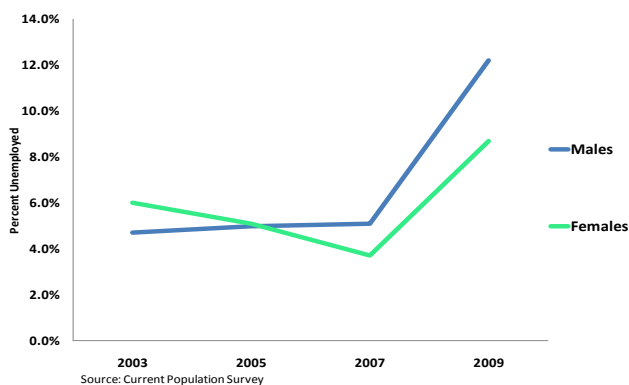
A national recession began in the United States in December of 2007.¹ Generally speaking, a recession is when there is a decline in economic activity that lasts longer than a few months. In November of 2009, the national unemployment rate was 10%.² Compare this to the national unemployment rate of 6.8% just twelve months earlier. This Ohio Population News investigates how the current economic climate is affecting Ohioans.

Foreclosures: Ohio saw 11,105 new foreclosures in January 2010. This is 1 in every 456 households in Ohio filing for foreclosure or starting the foreclosure process, compared to 1 in every 405 in the U.S. This is a slight reduction from 11,745 in December 2009. In terms of raw numbers, Cuyahoga County (1,582) had the most number of foreclosures in January, followed by Montgomery County (1,206), and Franklin County (1,152). These three counties also have large populations. A better measure is how many homes are issued a foreclosure divided by the total number of housing units in the county. Clinton County has the highest foreclosure rank with 1 in 185 homes in foreclosure, Montgomery County has 1 in 211 foreclosure properties, and Lucas County is the third highest with 1 in 280 properties in foreclosure.³

Ohio's Unemployment: Ohio experienced a significant increase in unemployment from November 2008 to November 2009. The percentage rate changed from 7.1 to 10.6 during the 12-month period. This reflects a 49% increase in unemployment in one year. (To calculate the percentage change in unemployment: $(Year_2 - Year_1) / Year_1 * 100$). This means that in 2009, Ohio had a slightly higher unemployment rate compared to the national average.²

Figure 1 maps the unemployment rate for Ohio by county. The three counties with the highest unemployment rate are Highland (15.9%), Pike (15.1%), and Clinton (14.8%). These three counties are in south central Ohio. The three counties with the lowest unemployment rate are Delaware (7.1%), Holmes (7.0%), and Geauga (6.7%). Delaware and Geauga are suburban counties near Columbus and Cleveland.

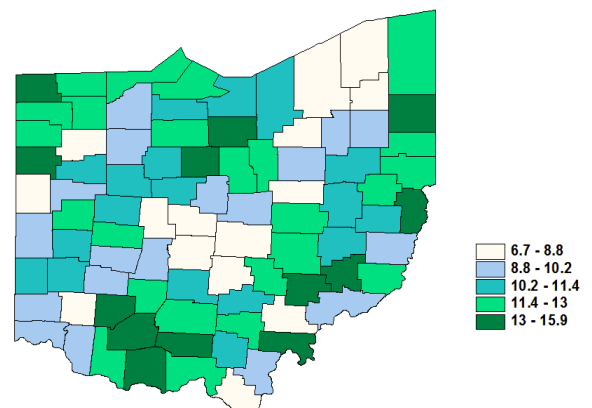
Figure 2. Unemployment Rates by Gender: Ohio 2003-2009



Food Assistance in Ohio: To receive supplemental food assistance, a household must meet eligibility requirements set at the national level by the USDA. States vary in their food stamp usage as a result of the demographic, unemployment, and poverty makeup of the population in each state. About 10% (approximately 450,000) of households in Ohio received food assistance in 2008.³ This is about a 12.5% increase from 2005. Ohio is higher than the national average of 9% in food stamp usage. Only 14 states have a higher proportion of households that receive food stamps. Among households with children, 18% received food assistance. Most of the households with food assistance have individuals under the age of 18. Households that use food stamps are significantly more likely to be multigenerational (more than three generations live in one residence) or cohabiting households.

Food assistance also varies by city. In 2008, 30% of Youngstown's households used food stamps. One quarter (26%) of households in Cleveland received food assistance. One-fifth (20%) of households in Dayton and Toledo accessed food stamps during 2008. Cincinnati (14%) and Columbus (12%) have the lowest food stamp usage out of the major cities in Ohio. Only Cleveland and Toledo saw a significant increase in food stamp usage from 2006-2008. Cleveland experienced a 23% increase in food stamp usage, and Toledo had a 12% increase.⁴

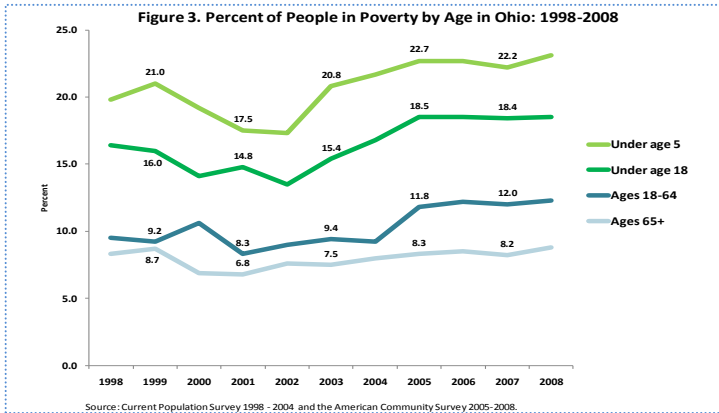
Figure 1. Percentage Unemployed in Ohio in November 2009



Source: U.S. Bureau of Labor Statistics

Unemployment and Gender: Figure 2 depicts the change in the unemployment rate for males and females in Ohio from 2003 to 2009. As shown, there is a gender crossover in unemployment. In 2003, 6% of females were unemployed compared to 4.7% of males. The pattern switches in 2009 with more males (12.2%) unemployed compared to females (8.7%). Both males and females who live in Ohio have seen a dramatic increase in unemployment over the last three years. It is important to recognize that males (72%) are more likely to be in the labor force compared to females (62%).

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Children in Poverty: In Ohio, 18.5 % of children live below the poverty line (Figure 3). This is slightly higher than the national average of 18.2. Only 18 states have a higher child poverty rate.⁴

Figure 4 illustrates that all age groups saw an increase in poverty between 1998 and 2008. The age group that consistently has the highest percent who live in poverty are the very young (ages 0-4) with almost a quarter (23.1%) living under the poverty line in 2008. Older Ohioans (ages 65 and over) experience the lowest poverty levels with 8.8% living below the poverty threshold.

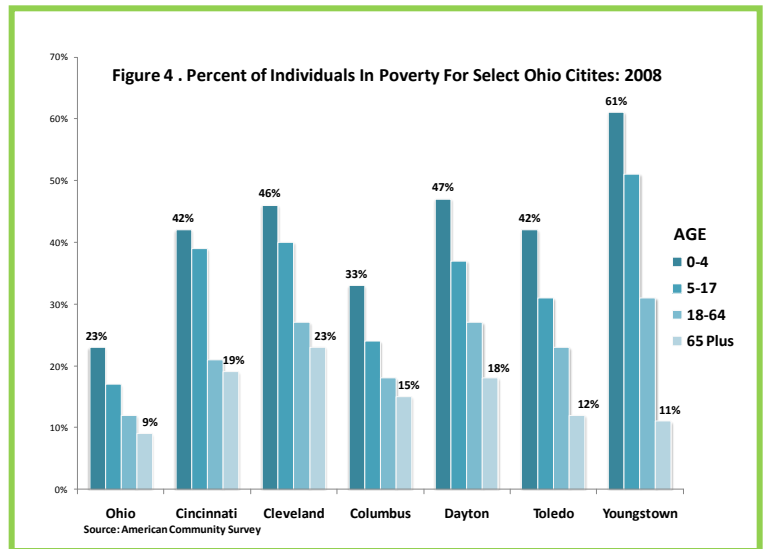
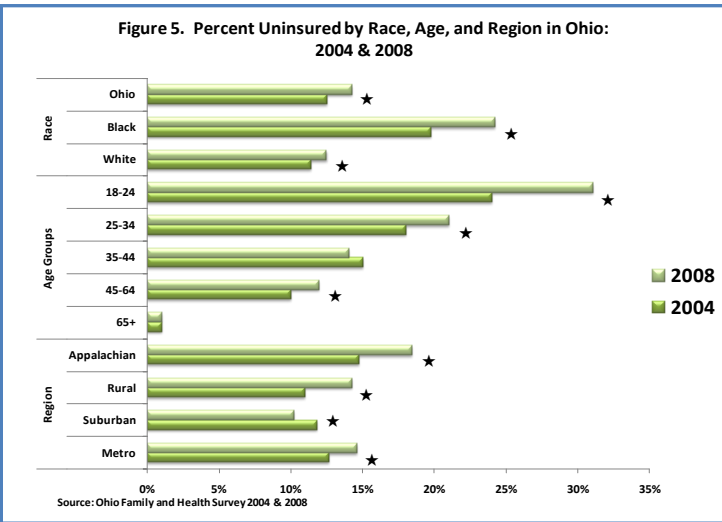


Figure 4 shows the percentages of individuals living in poverty for select Ohio Cities by various age groups. Columbus has the lowest percentage of children living in poverty with 33% of 0-4-year-olds and 24% of 5-17-year-olds living below the poverty line. In contrast, Youngstown has the largest proportion, 61% percent of 0-4 year-olds and 49% of 5-17-year-olds live in poverty. In all six cities, individuals aged 65 and older are the least likely to live in poverty; however, the proportion varies by city. Youngstown has the lowest proportion, 11%, of its older population living in poverty compared to Cleveland, 23%, which almost has a quarter of its elders living under the poverty line.



Sources:
1: The National Bureau of Economic Research
2: U.S. Bureau of Labor Statistics
3: RealtyTrac
4: The American Community Survey

Uninsured in Ohio: Figure 5 illustrates the percentage of Ohioans who were uninsured in 2004 and 2008 with stars indicating a statistically significant increase in the percentage uninsured between the two time points. There was a significant increase in the percent of uninsured in the entire state from 2004 (12.5%) to 2008 (14%). In 2008, Blacks (24%) were more likely to be uninsured compared to Whites (12%); however, both groups had a significant increase in percentage uninsured. In 2008, 18-24-year-olds (31%) were the most likely to be uninsured, and this was a significant increase from 2004 (24%). Ohioans 25-34 years old and 45-64 years old also had a significant increase in percentage uninsured. Additionally, Ohioans aged 25-34 and 45-64 had a significant increase. Finally, increases in the percentage of uninsured increased across regions of the state. Appalachia had the largest percent of its population uninsured in 2008 (18%), while Ohioans living in rural and metropolitan areas experienced an increase in being uninsured. Additionally, Suburban areas had a significant decrease (10%) in uninsured in 2008.

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